

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on October 9, 2014.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Dennis Derwin Wormley
3012 Bestland Road
Dunnsville, VA 22454

Case Number: 14-35454-KLP
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-3563

Attorney for Debtor(s) (name and address):

John Russell Bollinger
Boleman Law Firm, P.C.
P.O. Box 11588
Richmond, VA 23230-1588
Telephone number: (804) 358-9900

Bankruptcy Trustee (name and address):

Carl M. Bates
P. O. Box 1819
Richmond, VA 23218
Telephone number: (804) 237-6800

Meeting of Creditors

Date: **November 26, 2014**

Time: **10:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim

For all creditors (except a governmental unit): **February 24, 2015**

For a governmental unit: **April 7, 2015**

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: January 26, 2015

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **January 7, 2015**

Time: **09:10 AM**

Location: **Judge Phillips' – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: October 10, 2014

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— Refer to Other Side for Important Deadlines and Notices —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Dennis Derwin Wormley
 Debtor

Case No. 14-35454-KLP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: sewardt
 Form ID: B9I

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 Total Noticed: 38

Date Rcvd: Oct 10, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2014.

db
 12587478 +Dennis Derwin Wormley, 3012 Bestland Road, Dunnsville, VA 22454-2384
 12587480 +Allied Interstate, PO Box 361774, Columbus, OH 43236-1774
 12587483 +Boyer's Heating & Air Cond'ing, 7741 Richmond Tappahannock Hwy, Aylett, VA 23009-3020
 12587487 +Cash 2 U, P.O. Box 296, Tappahannock, VA 22560-0296
 12587488 +County of Essex, Anne Taylor, Treasurer, P.O. Box 489, Tappahannock, VA 22560-0489
 12587489 +County of King William, Treasurer, P.O. Box 156, King William, VA 23086-0156
 12587491 +Credit Control, P.O. Box 488, Hazelwood, MO 63042-0488
 12587492 +Discover Bank, 948 Clopper Road 2nd Floor, Gaithersburg, MD 20878-1366
 12587494 +Dominion Law Associates, Re: Capital One, 222 Central Park Avenue, Virginia Beach, VA 23462-3022
 12587495 Food Lion, RE: Bankruptcy, PO Box 1549, Salisbury, NC 28145-1549
 12587497 +Galaxy Portfolios, LLC, 101 Convention Center Drive, Suite 700, Las Vegas, NV 89109-2007
 12587498 +General Assurance of America,, P.O. Box 9469, 3114 Southside Ave., Henrico, VA 23228-5420
 12587501 +Lafayette, Ayers & Whitlock, 10160 Staples Mill Rd, Ste 105, Glen Allen, VA 23060-3447
 12587502 +North Shore Agency, Inc., RE: Sprint, 270 Spagnoli Rd, Ste 110, Melville, NY 11747-3515
 12587503 +Northland Group Inc., Re: Bankruptcy, PO Box 390846, Minneapolis, MN 55439-0846
 12587505 +Northland Group Inc., Re: GE Money Bank, PO Box 390846, Minneapolis, MN 55439-0846
 12587506 +RBS Citizens, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577
 12587504 RMS, 77 Hartland St., Suite 401, P.O. Box 280431, East Hartford, CT 06128-0431
 12587507 +Rappahannock Elec. Coop, Attn: Bankruptcy Dept, P.O. Box 7388, Fredericksburg, VA 22404-7388
 12587508 +Rosia Wormley, 1673 West Rose Garden Road, West Point, VA 23181-3824
 12587511 +Sentara Home Care Services, 6015 Poplar Hall Drive, Norfolk, VA 23502-3819
 12587510 TRS Recovery Services, RE: Food Lion, P.O. Box 60012, City Of Industry, CA 91716-0012
 12587512 +Travelers, Travco Insurance Company, P.O. Box 2954, Milwaukee, WI 53201-2954

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: ecf@bolemanlaw.com Oct 11 2014 01:47:10 John Russell Bollinger,
 Boleman Law Firm, P.C., P.O. Box 11588, Richmond, VA 23230-1588
 tr +E-mail/Text: station01@richchap13.com Oct 11 2014 01:47:53 Carl M. Bates, P. O. Box 1819,
 Richmond, VA 23218-1819
 12587479 +E-mail/Text: BKNOTIFICATION@BAYLANDSFCU.ORG Oct 11 2014 01:47:49
 Baylands Federal Credit Union, Attn: Bankruptcy Department, P.O. Box 392,
 West Point, VA 23181-0392
 12587481 +E-mail/Text: cms-bk@cms-collect.com Oct 11 2014 01:47:50 Capital Management Services,
 Re: Discover Bank, 726 Exchange Street St 700., Buffalo, NY 14210-1464
 12587482 EDI: CAPITALONE.COM Oct 11 2014 01:33:00 Capital One, PO Box 71083,
 Charlotte, NC 28272-1083
 12587486 +EDI: CONVERGENT.COM Oct 11 2014 01:33:00 Convergent Outsourcing, Re: DirecTV,
 500 SW 7th St, Bld A 100, Renton, WA 98057-2983
 12587485 +EDI: CONVERGENT.COM Oct 11 2014 01:33:00 Convergent Outsourcing, Re: RBS Citizen, NA,
 500 SW 7th St, Bld A 100, Renton, WA 98057-2983
 12587490 EDI: DIRECTV.COM Oct 11 2014 01:33:00 DirecTV, Attn: Bankruptcy Claims, PO Box 6550,
 Englewood, CO 80155-0000
 12587493 E-mail/Text: bankruptcy@firstpointcollectionresources.com Oct 11 2014 01:48:23
 Firstpoint Collection Resource, Re: National General Insurance, P.O. Box 26140,
 Greensboro, NC 27402-6140
 12587496 EDI: RMSC.COM Oct 11 2014 01:33:00 GE Money Bank, Re: Bankruptcy, PO Box 960061,
 Orlando, FL 32896-0061
 12587499 +EDI: MID8.COM Oct 11 2014 01:33:00 Midland Funding, LLC, 8875 Aero Dr., STE 200,
 San Diego, CA 92123-2255
 12587500 EDI: NEXTEL.COM Oct 11 2014 01:33:00 Nextel Communications, PO Box 105243,
 Atlanta, GA 30348-5243
 12587477 +E-mail/Text: ustpregion04.rh.ecf@usdoj.gov Oct 11 2014 01:47:56 Office of the US Trustee,
 701 E. Broad Street, Room 4304, Richmond, VA 23219-1885
 12587509 EDI: NEXTEL.COM Oct 11 2014 01:33:00 Sprint PCS, PO Box 105243, Atlanta, GA 30348-5243
 12587512 +EDI: WFFC.COM Oct 11 2014 01:33:00 Wells Fargo Home Equity, PO Box 31557,
 Billings, MT 59107-1557

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12587484 Cohen, Todd, Kite & Standford, RE: Burnette, Francis & Gertru, 250 E. 5th Street Suite 2350,
 Moorestown, OH 45136-0000

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0422-7

User: sewardt
Form ID: B9I

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Total Noticed: 38

Date Rcvd: Oct 10, 2014

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2014 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.com

John Russell Bollinger on behalf of Debtor Dennis Derwin Wormley ecf@bolemanlaw.com,
ecfbackup@bolemanlaw.com

TOTAL: 2